I signed a brand new contract with AT&T in February of 2011. I purchased a very nice, high end phone (Motorola Atrix) and signed up for data and text messaging plans since I needed a GIS Android Application for work and text on a personal basis. My monthly phone bill with 900 minutes of talk is \$120 +/-. I also insured my phone with a private 3rd party insurer that kicks back money to AT&T. Below is a summary of my research, conversations, and opinions with AT&T with regard to the merger with T-Mobile and monopolistic / ogliopolistic pricing tendencies due to decreasing price competition:

- 1. AT&T cannot handle tower load for its current customer base, let alone 55 million additional users. My monthly bills can be submitted for examination due to the frequency of dropped calls in all situations (indoors, outdoors, moving, stationary, hi signal, low signal, day, night, etc...)
- 2. AT&T's plan to get government approval is to pass extraneous assets (i.e. costs! such as cellular towers) to competing lower tier company's such as MetroPCS. This brilliant publicity and business tactic only exacerbates the current tower load issue further.
- 3. The insurance provider for AT&T phones just announced they are raising monthly insurance rates 40%. My deductible has also soared 100%. AT&T receives money from this business arrangement and it should be viewed as a monopolistic / price gauging business arrangement. AT&T's fiduciary relationship with the insurer must be severed or multiple, COMPETING companies must be allowed to offer customers insurance.
- 4. Text messaging plans cost consumers \$20 for unlimited messages yet the company is making an almost infinite profit margin on a per text basis. Even the girl who sent 24,000 text messages in a month didn't ruin the profitability of her plan. Text messaging fees at AT&T & Verizon are a glaring example of oligopical pricing on a service that costs the providers nothing but they choose to price gauge, or in this particular case, PRICE FIX! That is illegal and decreased lower tier competition will someday lead to even higher than infinite profits if AT&T acquires T-Mobile! They recently ended the \$10 plan and now only offer an all (\$20) or none (\$.20/message) messaging plan. As an aside, text messaging should be wrapped into data plans (2,000 messages @ 160 bytes = 0.0003 GB which would cost \$0.00375 on AT&T's highly, albeit more fairly, priced 2GB Data plan for smartphones (\$25/2GB).
- 5. I talked with AT&T about my formal FCC complaint and their resolution was for me to go purchase more AT&T products and services to make my call reception better. They could care less because they know I am tied for 1.5 years by contract and can only switch to Verizon for the services I require from my phone. There is no concern on their end for the customer and it became very apparent when discussing my valid complaint and they advised me to give them additional money.

I apologize that this comment has not been brief but this proposed merger defines everything that is wrong with American politics and business, greed with no concern for the citizens of the nation. A last point to consider would be the mass layoffs and retail closings as AT&T slowly cuts costs to hide these details from the public. I would like to hear valid additional points or counterpoints but I fully believe the FCC needs to fulfill its obligation to the American people and resolutely block this proposed merger. gregjr008@yahoo.com